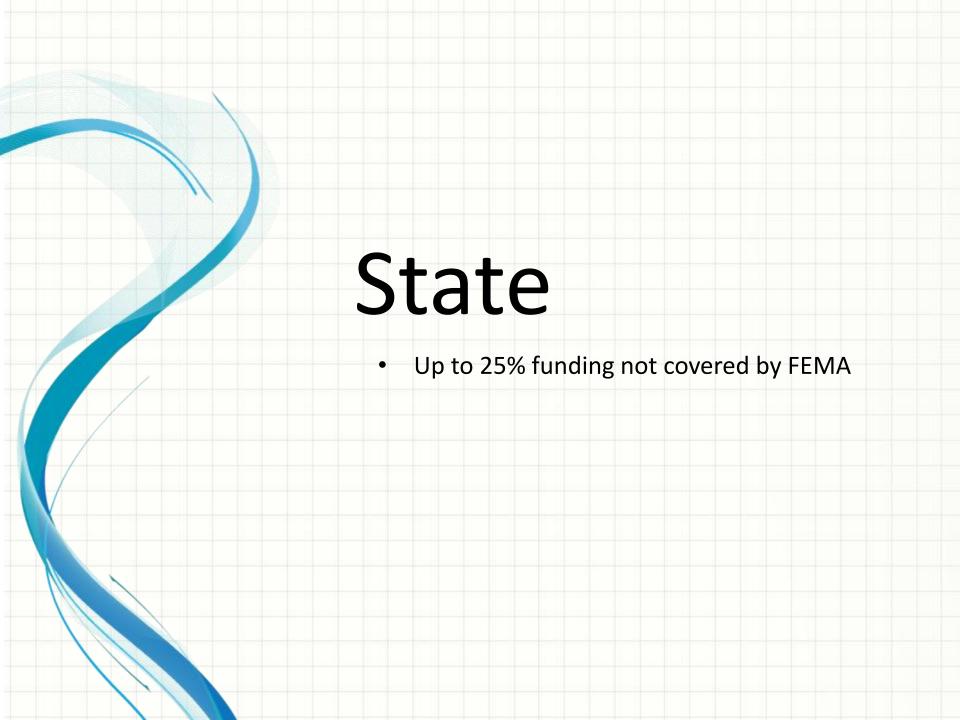


PRESIDENTIAL DECLARATION

Federal Disaster Aid for Severe Storms and Flooding

Federal Aid

- Up to \$32,400 for individuals and households
- Minimum of 75% for Public Assistance



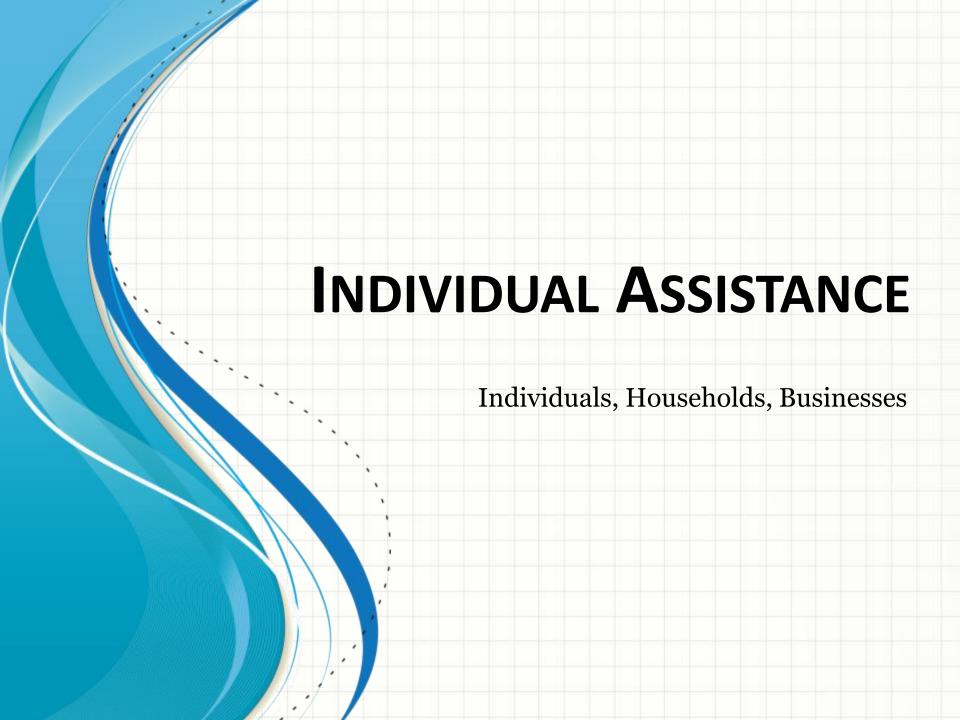
U.S. Small Business Administration

- Up to \$200,000 for primary residence
- Up to \$40,000 for personal property
- Up to \$2 million for business property



- Recovery Support Site
- Mitigation Outreach
- Disaster Recovery Center

City of Troy



Individual and Households Program

GOAL: Repair home to a safe and sanitary living or functioning condition

- FEMA will not pay to return a home to its condition before the disaster
- Funding is for needs not covered by insurance, or other federal, state and charitable aid programs
- Special Flood Hazard Area Flood Insurance Requirements

Individual Assistance Sequence of Delivery Voluntary Agencies Emergency Food, Shelter, Clothing Medical Needs Insurance Such as Homeowners, NFIP, etc. FEMA Housing Assistance (Not SBA Dependent) Applicants can receive more than one type of assistance 1. Temporary Housing Assistance - applicants can receive financial assistance to reimburse lodging expenses and/or rental assistance for up to 18 months or the program maximum, whichever occurs first. Applicants can receive direct assistance (FEMA mobile home or travel trailer) for up to 18 months. 2. Repair Assistance - owners can receive up to the IHP cap for repairs 3. Replace Assistance - owners with destroyed homes can receive up to the IHP cap towards the purchase of a new home 4. Permanent or Semi-Permanent Construction - owners with destroyed homes can receive direct assistance or financial assistance for the construction of permanent or semi-permanent construction in insular areas outside the U.S. and in other locations. FEMA/State Other Needs Assistance (ONA) Non-SBA Dependent Items Assistance for Medical, Dental, Funeral, Other SBA Income Evaluation (Repayment Capability) To determine if applicant can qualify for a low interest SBA loan Applicants must complete the SBA loan application and be denied for a loan to be eligible for further assistance. SBA Referral - For SBA Dependent items and those FEMA/State Other Needs Assistance (ONA) applicants who qualify for a low interest loans For those applicants who do not qualify for a SBA loan Real Property (owners) loans up to \$200,000 Personal Property Transportation Personal Property (owners & renters) loans up to \$40,000. Moving and Storage Group Flood Policy *If it is later determined that an applicant cannot qualify for a loan, the applicant is referred to FEMA Unmet Needs - Voluntary Agencies If the applicant has received the maximum amount of assistance from FEMA, State, and/or SBA's federal disaster assistance programs or the federal disaster assistance programs do not provide for the need, FEMA may refer the applicant to Voluntary agencies. NOTE: Eligibility is based on a FEMA inspection conducted on the damaged property. Max amount of Individuals and Households Assistance (IHP) is adjusted annually according to the CPI index.

FEMA Housing Assistance

Temporary Housing

Repair

Replacement

Semi-Permanent or Permanent Housing Construction

Other FEMA Needs Assistance

Uninsured, Disaster-related necessary expenses and serious needs

- Medical and dental expenses
- Unemployment
- Funeral and burial costs
- Clothing, Appliances, Furnishings, Educational Materials
- Clean up items: wet/dry vacuum, air purifier, dehumidifier
- Fuel, Chain saw, firewood
- Transportation
- Moving and Storage
- Essential utilities
- Cost of National Flood Insurance Program

U.S. Small Business Administration

<u>Credit</u> <u>Requirements</u>

Credit History

Repayment

Collateral

Types

Home disaster loans Repair or replace

Business Physical Disaster Loans

Economic Injury
Disaster Loans (EIDL)

Application Filing Deadlines:

- Physical Damage November 24, 2014
- Economic Injury June 25, 2015



Deadline to Register

Individuals and Households Assistance

• November 24, 2014

SBA Loans

• November 24, 2014



Projects

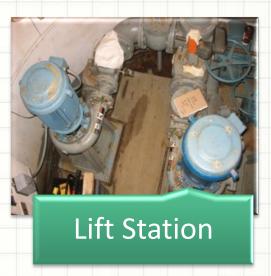
Federal Share – **75**%
State determines how shares are split – Up to **25**%

- Debris Removal
- Overtime labor hours, benefits full time
- Regular & overtime labor hours for temporary
- Work orders, Equipment with Operator
- Materials
- Contract Costs
- Rental Equipment
- Hazard Mitigation Projects
- Repair, restore or replace damages

Troy Eligibility

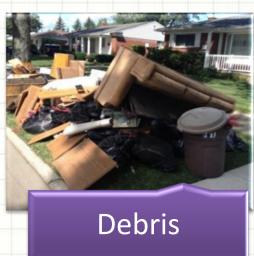












Deadlines

Request for PA

• October 25

Project Submission

November 15

Inspect Damages

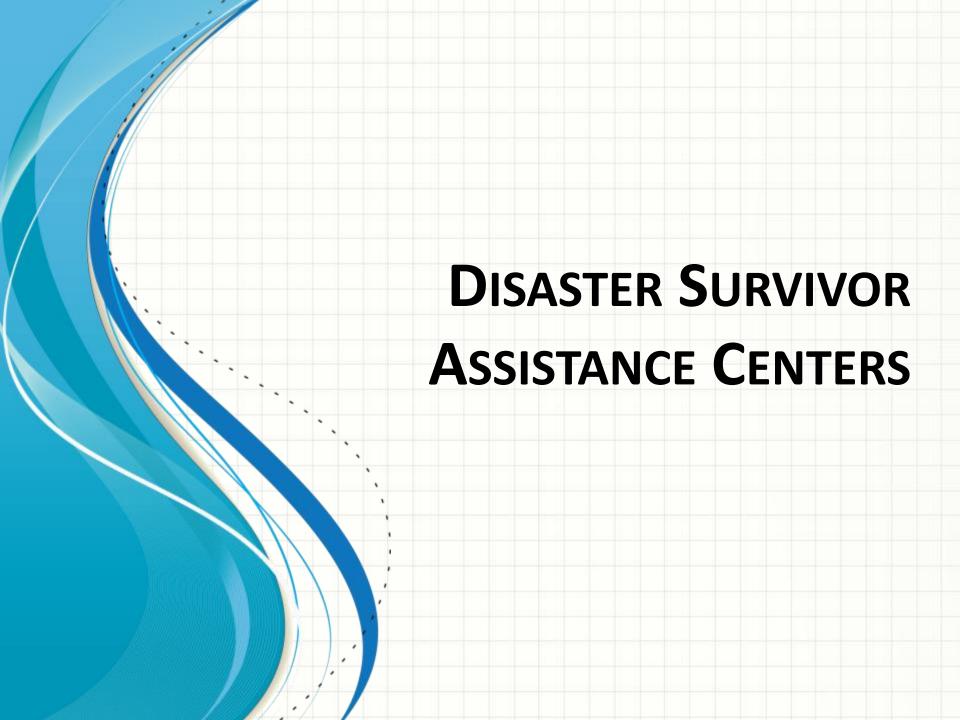
• December 15

Emergency Work

6 Months

Permanent Work

• 18 Months



Recovery Support Site

Troy Community Center
3179 Livernois
Troy, MI. 48083
October 17 - 22, 2014

Date	Time	Room
Friday, October 17 th	8:00 AM – 3:00 PM	302
Saturday, October 18 th	8:00 AM – 3:00 PM	302
Sunday, October 19 th	8:00 AM – 3:00 PM	301
Monday, October 20 th	9:45AM – 6:30 PM	301
Tuesday, October 21st	12:00 PM – 5:00 PM	301
Wednesday, October 22 nd	11:00 AM – 6:00 PM	301

Disaster Recovery Center Oakland County

Gerry Kulick Community Center 1201 Livernois Ave. Ferndale, MI. 48220

Monday-Saturday: 8 a.m. to 6 p.m. (Closed Sunday)

Mitigation Outreach

Home Depot 1177 Coolidge Hwy. Troy, MI. 48084

October 19th through November 3rd Monday - Sunday: 8:00 a.m. - 6:00 p.m. Thursday - Off

Resources

FEMA

www.DisasterAssistance.gov or 1-800-621-FEMA (3362)

SBA

- https://disasterloan.sba.gov/ela
- www.sba.gov/disaster

City

Troymi.gov/livehere

